A STATEMENT FOR OUR DEPOSITORS AND FRIENDS, WHICH WE BELIEVE WILL BE OF GREAT INTEREST TO YOU:

The officers and directors of this bank have given most careful study and have also sought the opinion of the best bankers in this state as to the wisest plans to follow in regard to increasing interest rates.

We have decided on this policy as being the best for you and believe you will agree with us.

At the proper time and when conditions are settled, this bank will be glad to join with other banks of this state and the nation in making increase in interest rate on saving deposits.

We do not consider this is wise at this time as the best authorities on finance and economics all feel that some time ahead of us this country will have to go through a period of readjustment as a result of the present inflated values.

The unrest in labor circles (as shown by the recent coal strike which is only settled temporarily) and other disturbing conditions including a National election which is always disturbing to business, all call for serious, conservative thinking and we are confident that our depositors are more interested in sound - safe banking than in any small increase in interest rates.

We are making sound, steady growth and our resources are well over a million and a quarter and for every dollar this bank has loaned to any borrower except on loans guaranteed by the Federal Government we have more than two for one in Government bonds.

This means that you can go to sleep and know that if it became necessary we could in a few days pay every depositor every dollar of his or her deposits.

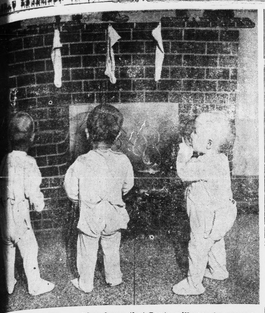
We believe this is what you want to know and we want to say again that your business is going to have our careful, courteous and confidential attention and new accounts are always welcome.

Member of the Federal Deposit Insurance Corporation and all deposits are insured up to five thousand dollars.

If you have any questions in connection with this statement or any other matter of finance we invite you to come in and let us know.

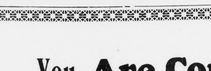
THE FARMERS NATIONAL BANK

OF APPOMATTOX, VA.



...ING FOR SANTA . . . They know that Santa will soon be around ...re taking a last look before going to bed to see that everything ...der for him.

...ta Claus ...U.S.A.



SANTA CLAUS DEC 25 P.M. 1946 IND

Good Little Girls and Good Little Boys

Everywhere.

...od Little Girls and Boys Everywhere: Your old friend Santa has ...ived your letters. While he could not answer them all from Santa ...us, Ind., he wants you to know that he is watching over you and ...you will become stronger in every way before next Christmas.

...lections for the men ...nd boys on your list ... from our store.

...p Coats, all wool,	28.50 and 35.00
...llover Sweaters, long sleeves	3.60 to 5.95
...aster Vest, 100% wool	3.75
...ffers, 100% wool	1.95 and 2.95
...bes	5.50
...cks 48% wool	.65
...ts, fur felt, brown, tan and gra...	6.50 and 7.00
...ion Suits, size 36 to 46,-Hanes-	2.00
...ndkerchiefs	20c to 95c

T. Hunter Dickerson

Appomattox, Va.

FURNISHINGS FOR MEN & BOYS

Karkantzari's Fear Of Burned Leather

Christmas fires burn brightly in Greek households throughout the holiday season and Macedonians save their old shoes for the purpose of burning them at Christmas time since the odor of burning leather is said to be offensive to the Karkantzari.

The Karkantzari are mysterious creatures which wander about the rural communities of Greece between Christmas and Epiphany. Dreaded because their gremlin-like tricks make life generally miserable for everybody, the Karkantzari are particularly fond of attacking and beating persons who are a bit drowsy after an unusually hearty meal.

Of course, the orthodox Greek priest effectively banishes the Karkantzari when he comes around with his copper vessel of holy water and cross entwined with sprigs of basil. The priest dips the cross into the vessel and sprinkles each room with the holy water—after which the Karkantzari are expected to disappear and not return until the following Christmas.

...dginal Vitamin Factor

In Worcestershire, mistletoe was thought to render cattle prolific and avert bad luck from the dairy herd.

"GAY GADGETS"

Associated Newspapers—WNU Features

By NANCY PEPPER

CHRISTMAS WRAPTURE

Maybe you can't tell a good book by its cover, but you can tell how much Christmas spirit has gone into a gift by the way it's wrapped. If it's just done up in plain white paper and cord like something from the grocery store, it doesn't give you a large charge—or even a small one. But, if it's gay and giddy outside, you just know it's going to be a holidaisy! Here's how to make your Christmas packages festive as a fruit cake, and twice as nutty!

Christmas Star—Who's her favorite Hollywood hero? Well, clip all the pictures of him that you can find in those old magazines you've been cherishing, and paste them all over the wrapping of her gift. Sprinkle with some gold and silver stars for atmosphere.

Reiny Gay — Instead of ribbons, tie up their presents with horse reins made from odds and ends of wool yarn. Finish the ends with a pair of good-luck yarn dolls.

Lasting Laces—Plaid shoe laces are another sharp substitute for ribbons this Christmas. They'll use the laces—as well as the main gift inside the package.

Play Your Cards — Last year's Christmas cards (and we hope you save 'em every year) make cosmic cut-outs to paste on the paper wrappings of your gifts.

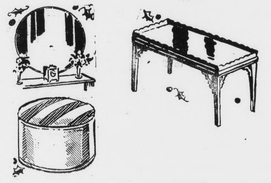
Pinked and Pretty — A pinking shears is invaluable for Reet Wrapping. Gives a professional finish to any paper and you can use them to cut pieces of material into narrow ribbons.

* * *

TRIXIE TEEN SAYS—

Be your own Santa Claus this Christmas. Give your hair a holiday sheen with good brushing and careful shampooing; give your face a new complexion with regular cream and soap and water cleansing; give your figure new lines with diet and exercise; give your conversation new interest by keeping up with current events and reading good books. All of these gifts are just what you needed! And on you, they're so-o-o becoming.

DRESS UP YOUR HOME for CHRISTMAS



BLANKETS— we have a nice assortment to choose from

MIRRORS— a wide variety, makes a nice gift

HASSOCKS— beautiful and always appreciated

LAMPS— we have table and floor lamps

TABLES— come in and select a table as a gift

Housewares— you will be pleased with the wide variety of merchandise found in our stock

Christmas Wreathes
New items arriving daily.

J. C. HUDGINS

HOME FURNISHINGS AND SUNDRIES — APPOMATTOX, VA.

Christmas Gift Subscriptions to the Times-Virginian always please - - -

You Are Cordially Invited to be our Guest

"AT OPEN HOUSE"

Saturday, December 14, from 8:30 A. M. to 9 P. M.

A wide variety of FREE Merchandise will be distributed throughout the day, such as - 5 lbs. sugar, 100 lbs. Light White Flour, Fifteen items Monarch Brand Products, Fresh Bakery Cake, Coffee, and many other items

At The Service Center